

## ORDER AS TO RISKS

Important Circular Issued by Insurance Companies

TO THEIR REPRESENTATIVES

Persons Insured Must Not Use Light or Power in the Trolley Wire Circuit—Frequent Fires.

Frequent fires during the last few months, the origin of which has been attributed to electric wires arranged through buildings for lighting purposes, have caused a great uneasiness among the insurance companies throughout the state. Losses arising from this source have increased so rapidly that underwriters have become alarmed for the safety of their business and taken measures to enforce the rules and regulations governing risks. The awful fire in Edison, Moore & Co.'s building in Detroit on Thursday is thought to have been caused by electric wires, and the Michigan Insurance Bureau, composed of the Grand Rapids Fire Insurance company, the Detroit Fire & Marine Insurance company, and the Michigan Fire & Marine Insurance company, had a large number of circulars printed yesterday for distribution among their agents, calling attention to the rules with a detailed explanation. Following is a copy of the circular issued.

"Dear Sir: Your attention is respectfully directed to the following rules on page 14 of the national code of rules for wiring buildings for electric light or power:

First—Lighting or power wires must not be permitted in the same circuit with trolley wires with a ground return, except in street railway cars, car houses and power stations.

Second—The wiring in any building must test free from grounds before the current is turned on.

It will be understood from the foregoing that it is not permissible for any one other than the Electric Railway company to use light or power in the same circuit with trolley wires. If, therefore, any of your patrons are now violating these rules or propose obtaining either light or power through the trolley wire circuit it will be well for you to at once inform them of the decided increase in the hazard and of the attitude of the insurance companies in regard thereto.

In referring to the above, yesterday a prominent local agent said: "The companies have come to the conclusion that the question of wiring buildings that are insured is a matter of life and death to the companies."

## City News in Brief

The St. Anthony society of St. Mary's parish will give a dramatic and musical entertainment in the school hall next Sunday night. The entertainment is to conclude with a whist tournament display. It will be repeated for the entertainment of the school children on the afternoon of Thanksgiving day.

Next Friday night Daisy Lodge of Elias will make arrangements for the charity entertainment that has been under consideration during the last week or two. Committees will be appointed to arrange the details in connection with it.

A wealthy avenue and Taylor street car collided with a carriage owned and occupied by John Sailer of No. 128 Kent street yesterday afternoon, but no serious results followed. The horse was slightly injured and one of the wheels was bent.

George W. Lemon, the art dealer at No. 14 North Division street, filed a trust mortgage covering claims aggregating \$10,000. The trustee is Isaac J. Lemon. The largest claim is \$15,375. There are no Grand Rapids creditors.

The People's restaurant on Ottawa street, which has been closed for several weeks, was found open last night by Patrolman McDonald, but an investigation failed to find any of the silverware or furniture missing.

The directors of the Kent County Agricultural society will hold a meeting in Secretary Cox's office next Tuesday afternoon to make arrangements for the annual meeting and election of the society in December.

Miss Marie Winter will give a musical at her father's residence, No. 89 Park avenue, Tuesday to assist a young man whom the doctors have decided must go to a warmer climate in order to save his life.

Miss Carrie E. Burch, for fifteen years a teacher in the city schools, died Thursday at the residence of her father, A. F. Burch, No. 94 Kansas street. The funeral will be held this afternoon at 2 o'clock.

The recently organized charity society of St. Mary's church will meet at 4 o'clock Sunday afternoon in St. Mary's school hall to adopt a constitution and by-laws to govern the society.

A "hard times" lecture will be given in St. Anthony's church on East Leonard street next Wednesday evening for the benefit of the church. "Matrimony" is the subject announced.

The Grand Rapids branch of the Rocky Beach Benevolent association will keep open house at the Waterloo Street mission November 29 and 30, to receive donations.

Dr. George S. Root, who has been ill for the past month, is able to be in his office again.

Benjamin H. Elby has sold her farm in Plainfield township to Gerrit Spruit for \$12,500.

The Knights of Honor gave a pedro party in Leckerly hall last night.

## Personal Mention

Joseph Wolcott of Champaign, Illinois, will leave for his home today. He was called to the city on account of the death of M. E. Lapham of East Fulton street.

Mrs. F. Millard of Chillicothe, Illinois, is visiting her sisters, Mrs. L. R. Stinson and Mrs. J. D. Putnam, also her brother, Ed J. Clark, for a few days.

Mrs. E. R. Chandler of Frankfort and Mrs. W. A. Morris of Pontiac, who have been visiting Mrs. N. A. Jeffs, have returned home.

The Rev. R. Fay Mills went to Chicago last night, but will return to this city tonight.

Mr. and Mrs. W. W. Mitchell of Cadillac are in the city guests at The Morton.

Captain Bowley of engine house No. 3 is dangerously ill from typhoid fever.

Mrs. A. A. Matteson of Middleville is the guest of Mrs. O. L. Davidson.

P. J. Coppens left for Bridgeport, Alabama, yesterday.

F. S. Milne is at home from Toledo. Dean Jeffs has gone to Honduras.

## Has Patented a Baiting Box

T. W. Teavin of the city marshal's office has invented a very ingenious

baiting box for use in secret societies, and has applied for a patent on it. The box makes the baiting entirely secret and prevents any illegal voting or reporting. The black and white balls are in separate compartments, and by pressing a key one ball is dropped into a compartment, at the bottom of the machine at the same time a bell rings, so that a report would at once be detected.

## HIS WAYWARD DAUGHTER

Ex-Mail Carrier Julius Caesar Has Trouble With His Girl.

According to the Kalamazoo Gazette Julius Caesar, the veteran mail carrier of this city, now a resident of the Colony village, is having trouble with his daughter. The Gazette states that Mr. Caesar called on Marshal Hare with a letter from Superintendent Carr. He stated that he was looking after his daughter, whom he claims is running a place in Grand Rapids where she had been working. The Kalamazoo office found the daughter living with a woman named Barnes not more than a block from Mr. Caesar's residence. Mr. Caesar wanted the girl, who is but 16 years old, to come back to this city to work in the old place on Canal street.

The daughter stated to the Kalamazoo police that she worked for Mrs. Al Drew at No. 93 Canal street for twenty-one weeks without any pay except a pair of second-hand shoes. She said she would rather die than come back and work there again. She is now in the Bethesda home in Kalamazoo and will be given a place to work if she desires.

Superintendent Carr was seen last evening about the case. He said the girl was very wayward and that he had her brought to headquarters last summer and gave her a good talk, but she was saucy and bold and he could do nothing with her. At that time Mr. Caesar wished to get her to leave Mrs. Drew's place, but the girl did not wish to leave.

## WORK OF A BOLT.

The Zealand Wreck Caused by the Breaking of a Bit of Steel.

A bolt five-eighths of an inch in diameter was responsible for the wreck at Zeeland Thursday night. It held the switch rod, and breaking allowed the switch to be thrown open. The engine and tender passed over all right, and it is supposed the switch was turned as the tender passed over. The baggage car immediately took the spur; the smoking car and parlor car followed. The draw bar held in until the smoker and baggage car were overturned. The cars were not badly damaged, only the platform sills being broken. The trucks were pushed from under the day coach, and a step was broken off the parlor car. The entire damage to rolling stock will not amount to more than \$1,000. The persons injured in the wreck are all doing well. None of them are seriously injured, with the possible exception of Frank Worth of Benton Harbor. He was left at Holland and is said to be suffering from concussion of the brain. Those who were brought to this city were all able to sit up yesterday except E. G. Meyers, who is suffering from a bruised leg. He was taken to his home in Goshen, Indiana, yesterday morning.

## K. OF P. NOMINATIONS.

A List of Candidates for the Annual Elections.

Last night Lily Lodge, No. 110, Knights of Pythias, nominated the following candidates for officers, to be voted for next Friday night:

Chancellor—Commander—J. T. Husted, Leo A. Caro, W. J. Page, B. J. Dolan, Vice Chancellor—Howard Martin, Thomas Deichtel, Edward Burritt, P. H. O'Brien, E. F. Stacey.

Prelate—J. T. Husted, Henry J. Leffingwell, Master Work—A. E. Kromer, James Dolley, W. J. Page, Edward Burritt, Master at Arms—A. E. Kromer, Frank Kroyon, E. F. Stacey.

Keeper of Record and Seals—Benjamin Stoller, Master of Finance—D. F. Berry, Fred Provin, Master of Exchequer—Isaac Lamor, ex-Ex. P. H. O'Brien, Dr. Pogus, Will Berry.

Representative to Grand Lodge—James Dolley, alternate, Will Berry, Trustees—Henry J. Leffingwell, P. H. O'Brien, L. J. Husted.

## Imperial Lodge.

At the meeting of Imperial lodge on Whitney avenue, the following nominations were made: C. C. F. S. Milne; V. C. K. Seymour and W. E. Neahr; P. James A. Lombard; M. of W. G. W. Tomlinson; M. of V. Harry D. Jewell; M. of P. F. A. Wurzburg, M. A. A. J. B. Johnson; for trustees, C. H. Remington, W. S. Turner, J. Wadell, F. W. O'Connor and L. T. McCreath; representative to the grand lodge, Willis B. Perkins, J. M. Wolcott and B. Gagnon. The election takes place next Friday, and other nominations will be made.

## Going to Florida.

J. F. Trout and family will leave about December 1 for Daytona, Florida, to spend the winter. Mr. Trout has chartered a car, and a company of twenty-five persons will go with him. He has made arrangements with the railroad company so that his car will go through to its destination without change. Mr. Trout says he thinks that at the time he starts he will have about thirty persons booked for the trip.

## Catholic Missionary Coming.

A movement is on foot among the catholics of the city to raise funds with which to secure a course of lectures from Father Elliott of the Paulists, New York, now making a tour through the Detroit diocese with the approval of Bishop Foley. Father Elliott is a missionary working among non-catholics, giving an open presentation of the claims of the catholic church.

## He Can Now Be a Juror.

H. Van der Molen, the man whose name appeared in the jury list for the December term in circuit court, was admitted to citizenship in the circuit court yesterday. He is from the township. The man who served from that ward last term could scarcely understand English and was excused from several cases by attorneys on that account.

## Contagious Diseases.

Elmina Phillips, No. 213 South Division street, measles; Charles Hausman, No. 17 Hatfield place, measles; Paul Rosenberger, No. 25 Turner street, typhoid fever; Bertha Bennett, No. 103 William street, measles, and twelve cases of chicken pox.

Why should you complain of being tired and run down when Hood's Sarsaparilla imparts such strength and energy in the whole system? Try it, and you will feel as if made anew.

There is no sweetness in a kiss, unless your teeth are just like pearls. Then would you share its trembling bliss?

Use SOEODONT at noon, sweet girls; For it alone gives to the mouth, White teeth and fragrance of the South.

## LOOKS LIKE A FRAUD

That Express Package Addressed to J. R. Mitchell

IS WITHOUT DOUBT A DUMMY

J. R. Is a Tricky Fellow Who Is Evidently Engaged in a Splendid Banko Game.

J. R. Mitchell, who is alleged to have drawn \$2,500 as the result of investing a dollar in the stock of the Montana Mining Loan and Investment company, is evidently a myth, or else he is hibernating with the individual that struck William Patterson. He has not called for the package supposed to contain \$2,500, and the local officers of the American Express company do not believe the bundle contains a nickel.

Fred Smith, who has charge of the money order department of the express office, began cogitating yesterday morning after he read THE HERALD, and he suddenly recalled a few circumstances that convinced him that J. R. Mitchell is to the Montana etc. company what an angle worm on a fish hook is to a small boy—merely a bait to catch suckers. A year ago, Mr. Smith says, an individual came into the express office, and sent one of the usual money order envelopes to the Montana company. Mr. Smith asked the alleged Mr. Mitchell what the value of the package was, and Mr. Mitchell confessed it wasn't worth a blooming cent. "Then you'll have to prepay the charges," said Mr. Smith. "That's all right," suavely replied Mr. Mitchell. "You send it along, and it will be paid for all right." The package was sent and the investment company received it.

Several days ago there came to the express office a notice that J. R. Mitchell of your city was entitled to \$2,500 as a result of an investment in the company's bonds. Would the express company please find Mr. Mitchell? Not to any great extent it wouldn't. Well, would the express company insert an advertisement in the papers of the city to the effect that it was just like finding coin to invest money in the bonds, and that J. R. Mitchell was a conspicuous example of the ease with which a fortune could be acquired by a simple business investment, paying 1,000 per cent interest every month. The express company wouldn't—not in a thousand years would it. Later came the package to the esteemed but ethereal Mr. Mitchell, and it is still lying in the express office. The officials doubt that it will ever be called for, because they don't think there is any J. R. Mitchell who owns it and they don't believe the goods are worth carrying away.

It is alleged that "shares" of stock in the company were formerly sold in this city and that at one time a well-known sport had them for sale, but it is claimed that the concern became so rank that he dropped it and refused to have anything further to do with it. In the meantime, if J. R. Mitchell will call at the American Express office he will learn something of interest to himself and to the public. The scheme is undoubtedly a swindle.

## DEATH OF WILLIAM FIRTH.

The Canal Street Clothier Died Suddenly Last Night.

William Firth of No. 313 Paris avenue and a well-known clothier doing business at No. 102 Canal street died suddenly at 10 o'clock last night at his home. The cause of death was pronounced by the attending physician to be paralysis of the heart. Mr. Firth was in his store as usual all day yesterday and ate supper with his family last evening. The children attended the Mills meeting, but Mr. Firth not caring to go out last night, his wife remained at home with him. At 8 o'clock he complained of feeling bad and retired to his bedroom where he was stricken with paralysis, which resulted fatally two hours later. The children found their father dead upon their return from the revival meeting. The deceased was born in England and was 47 years old. He had been a resident of this city for several years and was well known in business circles. He leaves a wife, two sons and four daughters.

Burial Permits. Minnie Curtis, No. 230 Mt. Vernon street, Oak Hill; Nancy Roby, No. 1250 Fifth avenue, Plainwell, Michigan.

Diets. CARROLL—James F. Carroll of No. 230 Third street, aged 61 years. CHITTENDON—James Chittendon of No. 28 Stoddard avenue, aged 61 years. FIRTH—William Firth of No. 313 Paris avenue, aged 47 years. Notice of funeral later.

State News in Brief. Jerry Limpson was master of the barge Rutter that was lost at Ludington in 1874.

The new Colombian hotel at South Haven has been opened to the public. Seven Saginaw boys are under arrest for robbing houses of lead water pipes.

The first congregational church in Jackson is to be heated by steam. The catholic convent at Hancock will be dedicated at Christmas.

Saginaw has collected \$100,156 in liquor licenses this year. Hudson high school has been given a \$600 telescope.

Crowell has organized a hook and ladder company. Methodists of Eaton Rapids are building a church.

A white squirrel has been captured at Rogers City. Bird township is infested with snake thistles.

Shepard is to have a republican paper. Grand Haven is to have another bank. Dowagiac has plenty of empty houses. Jackson is to have a mile race track. La Grippe is prevalent in Jackson.

With nerves unstrung and heads that ache. Wise women Bromo-Seltzer take.

Bargains in underwear at T. J. Nichols. Columbia River Salmon at Allyn's, 103 Canal street.

Good underwear only 20 cents at T. J. Nichols. Baby's first Christmas.

Big stock of underwear at cost at T. J. Nichols. Baby's first Christmas.

Madame Irish is showing many new designs in late millinery. Ladies wishing extreme styles and just the thing should not fail to visit the madame, No.

11 South Division street. After Decatur her first, 147 Kendall block, Monroe street.

For fine large Mackinaw White Fish go to Allyn's, 103 Canal street.

Underwear sale this week at T. J. Nichols.

C. C. C. telephones 116 for particulars. The best 35-cent underwear in the city is at T. J. Nichols.

Muskegon Service via G. R. & I.

Taking effect November 15th, 1903. LEAVE GRAND RAPIDS 7:30 a. m. daily and 9:40 p. m. except Sunday—arrive Muskegon 9:40 a. m. and 7:00 p. m. Connections made by both trains for Petwater.

11:25 a. m. train will be discontinued. LEAVE MUSKEGON 8:15 a. m. except Sunday and 4:00 p. m. daily—arrive Grand Rapids 9:40 a. m. and 5:20 p. m. Connections for both trains from Petwater.

It is Strange. That people suffering from Piles will endure them for years or submit to dangerous, painful, cruel and expensive surgical operations, when all the time there is a painless, certain, lasting cure, which gives instant relief and costs but a trifle. It is called the Pyramid Pile Cure and can be found at all drug stores. Any druggist will get it for you if you ask him.

A Lady's Watch is About the Size of a bottle of Smith's Blue Beans. They are dainty in form, sugar-coated for the taste and their action makes them peristalsis as a means of moving the bowels. There is not a grain of harm in them. They regulate the flow of bile, hence are efficacious alike in constipation and diarrhoea—in fact, in all derangements of the liver, stomach and bowels. A 25-cent bottle will often save a \$50 doctor bill if taken in time. Ask for SMITH'S. Take no substitute for SMITH'S.

Bile Beans! T. B. DUNN CO. DUNN'S PERFUMES. THE GIFT OF OUR PERFUMES LAST FOREVER. ARE SOLD BY DRUGGISTS ONLY.

SOLD BY WHITE & WHITE Morton House Pharmacy. OPEN ALL NIGHT.

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## TODAY (SATURDAY) ONLY.

The Most Remarkable Offer Ever Made by a Clothing House.

Your choice of 1,200 Heavyweight winter overcoats that we have been selling for \$8, \$8.88, \$9.98, \$12, \$14 and \$15, for \$6.88.

The pick of our Fine All Wool Kerseys, Meltons, Beavers, Chinchillas this season's make, single or double breasted, all colors, all sizes, today only, mind you.

Samples are displayed upon our show forms.

The Giant

CANAL AND LYON STS.

OPIMUM AND MORPHINE

Habit absolutely cured without pain or inconvenience to patient during treatment. All opiates are discontinued upon taking the first dose of the antidote with no desire for them. The antidote only antidote that will cure. Write for particulars or call at office, 612 South Lafayette street, Adams Building, Grand Rapids, Mich. Lock Box, 106.

Habit absolutely cured without pain or inconvenience to patient during treatment. All opiates are discontinued upon taking the first dose of the antidote with no desire for them. The antidote only antidote that will cure. Write for particulars or call at office, 612 South Lafayette street, Adams Building, Grand Rapids, Mich. Lock Box, 106.

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